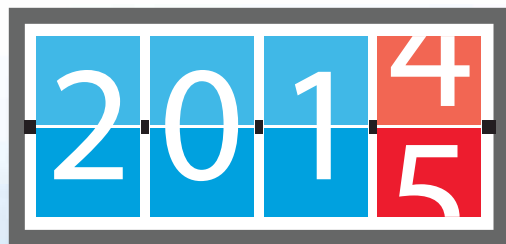


THE TRACK RECORD

PUBLISHED BY CANADIAN TIRE DEALERS' ASSOCIATION

Mark your calendar

The New Year is just around the corner! To help you get a fresh start, we've highlighted some key Profit Sharing dates to note in your calendar.



January 1

Check out the retirement planner tool. Looking for a New Year's resolution? How about saving for the future! To help you get started, check out the retirement planner tool, located in "my financial centre," when you log in to mysunlife.ca.

Between January 1 and January 31

Review how your funds performed in 2014. You can check up on your Profit Sharing savings any time on mysunlife.ca. Don't forget that your Profit Sharing statement is also set to arrive in your mailbox in January!

Between January 1 and February 28

Make a personal contribution to your Savings Group RRSP account.

It's a great way to get a tax deduction and save for retirement! Before you make a contribution, check that you have enough contribution room. Simply review the Notice of Assessment that you got after filing your income taxes last year.

Before January 15

Confirm your investment options on mysunlife.ca. Make sure your upcoming Savings Award deposit is invested in the fund(s) that makes sense for you.

Not sure which fund that is? Log in to mysunlife.ca and complete the asset allocation tool to find out your investor profile!

To change how your account is invested... click on "Investment Instructions" from the "Requests" drop-down menu.

Important: Monitor the amount of savings you have in the Canadian Tire Stock Fund. Because the fund is entirely a stock, it is considered extremely volatile, and in turn, very risky to invest more than 20% of your account.

January 15

Savings Awards are deposited. Did you receive a Growth Award this year? If your answer is yes, and you're still employed (at the same store where you earned that Growth Award) on December 31, you can expect to find a Savings Award in your Profit Sharing account on January 15.

Any time of year

Brush up on your knowledge of the plan... in just a few short minutes.

Watch our new Profit Sharing videos – available when you log in to **mysunlife.ca**.



Your role in Profit Sharing

Did you know that you have a **direct impact** on the value of your Profit Sharing **awards**?

It's because Profit Sharing is based on a **cycle**: the award you receive is directly dependent on the profitability of your store and the contribution you make to its **success**.

YOU

The process starts with you. Your effort helps generate sales and reduce slippage.

CUSTOMER

The service you provide to customers generates sales for the store and also results in a happy (return!) customer.

STORE SALES

Each sale you make contributes to store sales and to the amount your Dealer is able to share with you through Profit Sharing.

AWARDS

A portion of your store's sales are distributed to plan members' accounts in the form of Growth Awards and Savings Awards. These awards go directly to YOU – continuing the cycle of Profit Sharing.

Tip!

Add-on products (e.g., selling a paint brush with a can of paint, or a light bulb with a light fixture) can have a big impact on store sales. So, next time you're "taking a break," think about what you can do to help increase sales of these products.

Happy 75th Anniversary to Store 89!

We're delighted to congratulate store 89 in Rouyn-Noranda, Quebec for celebrating its 75th anniversary!

What's the method for long-standing success?

Dealer Gilles St-Michel believes it starts with you – the employee.

"The best formula to last 75 years is to offer good service," he says.

It's also about "listening to the customer and meeting the customer's needs."

Photo of store 89 when it first opened in 1939.

Source: <http://actu.fondationlionelgroulx.org/Le-Canadien-Tire-de-Rouyn-Noranda-fete-son-75e-anniversaire.html>



Happy Holidays!

QUESTIONS OR COMMENTS ABOUT THIS NEWSLETTER?

Please send an email to:
profitsharingplan@morneaushepell.com

QUESTIONS ABOUT THE PROFIT SHARING PLAN?

Please contact a Sun Life Financial representative by calling:
1.866.733.8612